OPENING SPEECH

at the

SEVENTEENTH ANNUAL SESSION

of the

MALABAR
CHAMBER OF COMMERCE,
CALICUT

by

MR G. D. NAIDU,

MISE MTDEB DCCS MBI ABSO HVAC CSVE CDC MACC
DRP MICC MSRUC MDPAS MPMP ETC

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ADDRESS BY

MR G. D. NAIDU

Mr President and Members
of the Malabar Chamber of Commerce,

I most sincerely thank you for your kind invitation to open the Seventeenth Annual Session of your Chamber. I have to confess that it is after considerable hesitation, I have accepted the same.

There are several economists in our country, who are better equipped than myself to dilate on the themes, that puzzle administrators and business-men. There are several eminent industrialists, who probably as a result of their experience, have acquired an intimate and detailed knowledge of the economic conditions of this sub-continent and are therefore in a better position than myself to guide you. I am here before you, this evening as a comrade and not as a guide. I prefer to think loudly on some of the problems, that await immediate attention and place before you such solutions as, I think, are calculated to help them with. It is customary for every President to expatiate on the political situation, for, as rational students of affairs have pointed out, politics and economics are closely intertwined and

one cannot afford to ignore either of these subjects without doing great injustice to the theme of economic development and political progress of our country.

Today in the centre, we have what has come to be known as a Caretaker Administration consisting of superannuated civil servants, who are there because of the desire of the British Government and certain parties to continue the old regime. The correspondence that passed between Lord Wavell and Mr M. A. Jinnah on the one hand and between Lord Wavell and Maulana Abul Kalam Azad on the other clearly disclose certain unpleasant facts and tendencies, which will be deplored by several right thinking men. It is clear that the Cabinet Mission and Lord Wavell broke their plighted word and went back on their declaration of the 16th June. Taking advantage of our disunity, the British Government have installed in office an administration at the centre, which may tend to perpetuate itself. At a critical juncture in the history of our country, an official administration has been installed and, whether we like it or not, it is this official administration, that will mould our economic destiny in a profound manner. How will this administration react on the economic problem, that faces us? What the British merchants lost during the war, they could very well look forward to gain in peace time. By giving new contracts to a few vested interests, a sort of economical development will take place, which will satisfy those abroad and silence the noisy ones amongst us. A good portion of the sterling balances would be easily wiped out in this manner. We complained

in the last war of our assets being wasted away. We might have to complain again after this war in similar strain. As members of the Chamber of Commerce, you will naturally expect me to dilate at some length on the manner in which such developments will take place. In order to keep the powerful sections, who fortunately or unfortunately are situated around the Central Government and who enjoy a great pull with officials and non-officials, industries will be concentrated in certain select areas and will be operated by vested interests. Machinery will be imported from England at probably the prices they dictate and we shall be told by the members of the Caretaker Administration, that price is an insignificant item and speed is the essence of rational development. But, the effect of such a policy will be to waste our sterling balance and probably wipe off the debt, that the United Kingdom owes us and which she is legally bound to repay us to the last penny.

Control

A great deal of argument is employed on the need for preserving our control machinery. Speaking as a businessman and as one, who has watched how these controls operate, I can point out with a great amount of truth, that they have not been operated in the interests of the society at large, but only to benefit certain sections of our society. One such control, which is operated to our detriment is the Textile Control. The Textile Control Board has acquired a vested interest in safeguarding the profits of the textile industry. The Government would

ratify the decision of a Control Board in order that it might have a free hand to operate in the economic field in favour of vested interests of the United Kingdom.

Another control, which is justified by the Government is the control relating to bicycles. Today, the consumer needs more bicycles and motor cars than they were needed during the past fifteen years. The demand for bicycles is so great as to absorb nearly ten times the number of bicycles, that can be turned out by a factory in India. The effect of this control is to provide a very high tariff for the production of a few bicycles, which are priced high and which do not satisfy even one tenth of the existing demand for this article. If you come to think of these controls, you will realise, that they have been devised mainly with a view to benefitting worn-out select industries and not to benefit the public. In fact, these controls rob the middle and poor class people.

If any business is started or any article is produced without any control, it is true, that they may not be up to the standard. But the machinery devised here for this purpose is wrong. If control is introduced in a place, where there is no necessity for it, the result will be adverse. We are painfully observing every day the adverse conditions so created. In fact, the majority of people with the exception of black marketeers and hoarders are suffering very much owing to these controls. Here, controls are a machinery to produce corruption and blackmarket. This statement is not based on

hearsay or information gained from newspapers, but is based on facts with figures, which we gain in our daily experience.

I will give you one or two examples to show the purpose served by the dollar exchange control. This control was quite reasonable until the war was over in order to get necessary materials from America for war purposes. Now, there is no war and according to the figures available here and there the balance of trade is favourable for India with America.

In 1939, the U. S. A. exports to India were valued at 42½ million dollars, while imports from India to the States were 66½ millions. In 1942, exports were valued at 90½ millions as against imports of 105 million dollars. There was thus a surplus of 14 million dollars. In 1943, exports were 29 million dollars as against imports of 125 millions. This means a surplus of nearly 100 million dollars. Though exact figures are not available for 1944, there would also have been a surplus of 100 million dollars. Then why should there be any control? Is it because of the fear of losing the capital business? Is this not a blind idea of Britain? By withdrawing these controls, either Britain or America would not lose its share of business, because India cannot be developed in one day as a high power industrial country. It will certainly take several years. Until such time, several countries will have their share of trade with India by way of exports and imports.

Why should there be control of iron? Why should there be pipe control? Why should there be copper control? Is it not for safeguarding the capitalists' interests? Are not those posts continued for the sake of a few people, retired or non-official ones, appointed in the emergency of war?

Now that the war is over, there is no necessity for export or import control or for priority for transport or any other things except for food grains. Even this is necessary only on account of the present famine-stricken conditions. In my opinion, food control also was created by the control authorities only to keep up their jobs. If there is no control, I am sure and certain that business people will be able to bring necessary food grains from South America, the United States of America and Australia and automatically distribute to the public, in a better manner and at cheaper rates, in every nook and corner of India. In order to help the capitalistic regime and to keep the business for themselves, the Government have created controls in the transport of trains and ships and in prices and in everything else. The creation of control has given birth to blackmarketting, hoarding and corruption and synthetic famine. Of course, in some places, control of certain materials was really a great help to the poor, but that too only until the birth of blackmarketting and hoarding.

Can any one of you say that such and such a material can be purchased within a reasonable time with reasonable effort? Certainly not. What is the reason? The control-orders cut down the

freedom of commerce and free flow of business. When you introduce controls, you must have the same weapons just as Hitler or Stalin had. In that case, you can have a little benefit from the controls. Without any such weapons and without honest and straightforward staff, controls merely create havoc among the middle class and poor people. In my experience of the last 5 or 6 years, I could not see any benefit among the people concerned.

For example, one of the Government Institutions applied for iron materials in July last which are not yet received. Another department applied for pipes almost at the same time which also are not yet received. For an import licence received last year the goods are not received yet. When an import licence is after all received with great difficulty, the dollar exchange is not granted within the date of expiry of the import licence. When the dollar exchange is granted, the import licence expires; then, the time of the import licence has to be extended. Within that time, the credit time of dollar exchange lapses. When all these are set right, the goods are not ready for export. When goods are ready for export, no shipping is available. Before shipping is available, the import licence once again expires. The matter is somehow or other dragged on for the next year. Nobody knows exactly when the goods will reach the importer.

If any paper goes to the Central Government in connection with any licence, it hardly comes out. For instance, in one matter a particular person was the first person to apply for a licence for that

particular industry. When the factory was doing nothing for want of a licence, a prosecution order was served on it.

In another instance, some papers, which were sent up for some important licence, were not looked into in the Secretariat from six months to two years. I doubt whether the papers are with the Delhi Government at all! One is forced to believe that the papers are lost, because after making this application, it is understood, that permits were issued to more than 50 such applications. Therefore, we have to believe that this application has gone into the waste paper basket. If it is not lost and if the Government is against sanctioning a permit, they could have very well returned the paper saying that the permit is refused. Such is the condition of the Central Government and such is the deplorable state of the Imperial Secretariat. In another instance, an application was made for a permit to run a newspaper. Though the Madras Government recommended sanction, the Northern Indian Delhi Government refused sanction. If anyone wants to get anything immediately, unless a very clever man follows the letters or applications, I am sure, he cannot get his requirements. Whoever goes there in person, whoever has influence and whoever knows their tricks can get something from the Government.

Under control orders, numerous cases have been brought to light by a few honest officers. Except one or two cases here and there, all the rest have either been dropped or withdrawn. In some cases, it was said that the records were missing and

in some others, papers required are not available. Government dare not take action against corrupt people. Perhaps, Government itself is a corrupt institution. I have observed several Governments of the world. Of course, there is no Government with cent percent perfection. There are corrupt Governments, but the Government machine is very strong to stop corruption. But here, corruption runs the Government. This being the case, we, the public cannot expect anything immediately with the present machinery. Of course, we have to wait and see how the present new ministers would fulfil their promises. Let us give them time and see what they would do and how they would do it.

Income Tax

In your interesting report, you have mentioned about taxation and tariff and the hardships of income tax assessees. You have also said that higher authorities have removed such hardships. Perhaps, due to the intervention of the Chamber, one or two cases would have been rightly dealt with. But I have experience and records to prove that the higher authorities are not able to do one hundredth part of justice to the sufferers for fear of changing the existing practice. The old rules are not fit for the present administration. I know of several cases, where taxes in thousands and lakhs of rupees were asked to be paid within two or three days after serving the notice and to produce accounts and witnesses in the noon or afternoon of the same day of serving the notice, and also to produce records of six years or over, which had been inspected several times by several officers.

For instance, one of the accounts of 1940 was taken for assessment in March 1946. The parties were asked to produce relevant books. After the books were produced, vouchers were called for; after producing the vouchers, parties were called for. After producing the parties, what will be called for the devil alone knows. With all these, the department is not satisfied. Taxes are levied on a basis of calculation, which would perplex even expert mathematicians and engineers. In this case, more than three times, all the accounts were inspected. Yet, due to some reason or other, the account was not assessed. In the meanwhile, many officers and inspectors came and went away. We do not know what dreams they have recorded on this accounting. Naturally, after inspection there is no necessity for keeping such records. Some would have been mislaid and others destroyed. None of the staff, who were then in service would be remaining after six years (particularly in war time) when people do not stick to the same profession for such a long time to give detailed explanations to the officers. Even if the same staff is there, no one will be able to remember all the instances which can satisfy such greedy and imaginative officers at such a distant date. Correspondence in connection with all these cases from both the sides have come to more than 150 in number comprising more than 500 single-space typed foolscap pages. Are the Central Government and the Income tax Department sleeping? In my opinion, this is one of the departments, which gets an income higher than any other department, perhaps excepting the Postal Department. Why cannot they engage sufficient staff so as to finish every year's

account in the following year itself? Why should there be delay? Several instances of this kind have come to my knowledge. Even after six years, if an officer levies taxes on reasonable calculations no one will grumble. But, in the above instance, the assessee was taxed on mere imagination and prejudice. This was taken up to the Central Government, but without any result. It may go on for a number of years in appeal with the Assistant Commissioner, Tribunal and the High Court. If one case is to take so many years to settle, what about the other cases from 1940 to 1946? If an assessee is in a big industry or business, then he has to carry the whole of his records for 6 years and more in these days of scarcity of space and place to keep the records. In these revolutionary days of changing the business-concerns in several directions, is it possible for any businessman to have any confidence or faith in the Government or in his own business? We have to take such delay methods of the Government as atom bomb to kill the industries and business of India. I can produce any number of witnesses to prove this.

I know, on account of this kind of blind way of taxation in several cases, either knowingly or unknowingly or prejudicially or with some aim, numerous honest people are suffering. At the same time, there is enormous loss to Government as several people, who are favourable to income tax officers are escaping taxation. On the other hand, it is surprising that such officers are getting awards in different ways from the Government. By fear of threatening acts and rules, innocent and weak

people are not able to defend their cases and even when they defend, by some fear the higher authorities are not able to do justice in such cases. The income tax department seems to be a dreadful cannon for straightforward business people. But for some others, these departments seem to be a fortress for their mint.

I hope the new Government, either the Caretaker Government or the expected new Government, will rectify such defects.

Indian Industries

If the Government has really broad views on industries, it can help India to develop her industries. We have to say that the Government is not taking much care except favouring a few industrialists, who approach the officers directly. If the several controls on imports and exports are removed, the enthusiastic industrialists and business people will immediately start several big industries, which will develop numerous subsidiary industries. The favourable balance of trade with America and the sterling balance with Britain can also help and develop the industries in all directions. On account of the import controls, though there is a favourable balance with both countries, no materials are arriving in India and on account of the export control, the chance of creating the balance for still higher figures is not possible. Of course, the Government is saying that they are giving all facilities for imports and exports. I do not want to repeat the story here.

In 1941, when I opened a radio factory, the first of its kind in India, I applied for 30,000 valves

and received no reply for more than one year, after which the paper was lost. When the R. A. F. department wanted fine copper wires, they too failed even though the departments helped it to get the licence. It is not possible to get any industrial permission unless some one has influence or knows the Imperial Government. But this is not the way to develop free industries. I am afraid that the Government is favouring only people, who are approaching them often, or who are nearer to their offices in granting licences, concessions etc. Madras is far away from Calcutta and Delhi and hence this Presidency is not getting any favours from Delhi. I do not know whether the cause is the distance or the insufficient efforts or the lack of influence of the public of this Presidency.

Then, in the name of regionalisation of industries, all the industries have been established in or near Delhi. For instance, what reason can one give for having established the National Laboratories costing several crores, one in Delhi, one in Danbad, one in Jamshedpur, one in Calcutta and one in Poona, leaving away this Province. This may perhaps be due to the fact, that no one from this Province approached the Government or perhaps the Central Government has forgotten this Presidency. But, here I have to say that they never forget this Province while collecting money from all the Provinces in India. Still they call this regionalisation. These laboratories are not private concerns or private industries and as such they should be equally distributed in all places and conveniently situated. They may say that

Jamshedpur is suitable for metal laboratories, Danbad for fuel laboratories and the Punjab for food laboratories. No doubt, these places are fit for these. But, one thing I would like to ask here namely, what difficulties would they have in putting any one of the other laboratories in South India instead of in Delhi, Poona, or in Calcutta? They cannot give a straightforward reply to this. I hope the future Government atleast will remove all these favouritisms.

Coming to our Province, ours is not backward in raw materials. It is true that coal is not available as much as in other Provinces. But, this can easily be replaced by electricity. Several types of ores such as iron, manganese, graphite, buxite, chrome, asbestos and the latest metal torium are available in these parts.

Postwar Plan

To start with the postwar plan, we should take care of important industries, which are necessary to raise the income of the entire population, to meet their bare daily needs, general education, living-houses and facilities in transports. To achieve these, agricultural industry should be tackled immediately and should be considered as the first and foremost industry. Keeping this as the main industry of South India, other allied and subsidiary industries too should be started. For the improvement of agricultural industries, it is necessary to give importance to other industries. Without health one cannot do any work. Without proper implements, one cannot do the agricultural work; without transport facilities, agricultural work cannot be

improved and properly distributed. For all these industries, tools are necessary and without the tools, one cannot dream of these. Though food is the first and foremost need of men, yet one cannot do one's best without the help of other implements. Then, we have to decide the subject that ought to be taken first.

The control of capital issue, the name of regionalisation, other influences and feelings, parties and politics, words such as insufficient finance, all these should not come across in the way of starting these industries.

Politics and party feelings should not be mixed up with the development of industries. Let the country be ruled by any party Government, but in the development of industries the public as well as Government should co-operate. Otherwise, no country will exist. We have several examples for this recently in this war. Basing on this co-operation, we have to find out what are the industries that should be started first, how to start them, by whom and with what finance to start. Here we have to call agriculture farming as a major industry. But, in this circumstance, as we have taken this as major industry of this Province and because it provides work to the majority of people, this work should be taken on co-operative basis. Farming should be carried on in big groups using the latest knowledge and mechanical means in order to get the maximum yield. At the same time or earlier, we have to consider the needs for the development of agriculture. First, we have to maintain health. For this, every family must have living quarters. These quarters

should be well ventilated, lighted and be free from damp and dust with good drainage and drinking water. For irrigation and other purposes, electricity should be produced. For constructing such buildings, drainage, irrigation canals, dams for storing water and producing electricity, a dozen more cement factories and one or two iron and steel factories should be started in proper centres in order to supply them at cheap rates. Then, to manufacture the implements and other machineries for agricultural and other industries, it is more important to start a machine tool factory without which it is impossible to start any other industry in this Province. Of course, we have to thank the Madras Government, which has asked me to send the scheme which is under consideration now. This machine tool factory must produce all the necessary machines to manufacture agricultural implements, cement manufacturing machines, iron and steel rolling mills, motor transport vehicles and tractors and other machineries for any subsidiary industries. At the same time, the road development programme also should be taken up. Immediately, by taking these industries in hand, we can avoid un-employment, while we raise the standard of living of the general public. As the post-war scheme is an elaborate one, which should be started by Government machinery, I do not want to take your valuable time on this occasion by dealing with it any longer.

But still, one thing more that I would like to mention here is about the utilisation of our materials, man-power, co-operation and financial credit in proper ways. Though we have all these facilities,

we have to admit that we are very slow and very backward in the industrial line.

After the war, all countries are growing very rapidly in their industrial programme, but unfortunately, our country, faced with political differences, is sleeping. No doubt, several people are visiting Western countries, hundreds of students also are going to foreign countries. But, all of them mainly look after their own business transactions or learn something to enter into some appointment or to produce some reports about their visit. Western countries having the facilities of war-production factories have transformed very rapidly for peace time production. For instance, in 1939, U. S. A. was producing radio tubes worth 38 million dollars and now they are producing to the value of 85 million dollars. Before October 1945, private industrial construction totalled 287 million dollars while this year the total is expected to be 467 million dollars. The States produced half a million cars for civilian use before the end of last year. According to American estimate, Indian requirements are 15,000 cars and 20,000 trucks a year for atleast five years. We have not taken any efforts to produce these. With the money that we pay for 30,000 radios and for 35,000 vehicles, we can build here in India factories of our own, which can turn over those radios and vehicles. What we are doing here is to bring some experts and make some plans which may not be suitable for us. For instance, the steel panel submitted a report of a seven year plan to produce 3 million tons steel, within seven years. The present output of steel estimated is twelve lakhs of

tons per year. And another two lakhs of tons will be added, when the Steel Corporation begins to operate. To meet the growing demand, an increase upto three million tons within the seven years is not sufficient. One can say while other countries have increased their output three to four times, here it has increased only three times. But, our past growth was very slow in the industrial line. The growth of manufacture approximately per head in the dollar rates in 1900 was 160 dollars in U. S. A., 5 . 7 dollars in Japan and 1 . 5 in India. In States it went from 160 to 330 in 1938; in Japan from 5 . 7 to 65, but most lamentably in India from 1 . 5 to 4 . 9. We are very slow in growth if we see from this basis. We can say that our growth also rose to three times. But, Japan went up by eleven times; America only by two, but it is already at the top of industrialisation. When are we going to rise from 4 . 9 to 65 as Japan or to 330 as U. S. A.? Are we to compare the speed of the bullock cart with that of the jet-propelled aeroplanes having a speed of 600 miles per hour?

I read in a report about fertilizers, recommending three and a half lakhs of tons of ammonium sulphate per year at a cost of 12 . 7 crores. Ammonium sulphate had been sold in pre-war years at the rate of Rs. 90 to Rs. 100 per ton. In this case, the Government will be compelled to protect this industry against competition. If protection is extended for seven years, this will cost nearly 13½ crores and then the grand sum of investment on this industry will be about 24 crores. This cannot be taken as an asset. Instead of making ammonium

sulphate from gypsum, why not this industry start with ammonium nitrate? The making of ammonium nitrate will reduce the capital cost and it will reduce production cost also. The ammonium nitrate factory will be helpful for several other industries such as film industry, plastics, agriculture explosives, dye stuffs etc.

To develop industries, India has facilities and chances more than any other country in the world. But, the only draw-back till now is, that no sufficient exploitation has been made with raw materials and no interest is taken. For instance, in the West coast how much valuable medical herbs are available? What interest is taken by the Government or private persons to develop this natural gift for the benefit of our country and of other countries. I have seen one factory in St. Louis manufacturing very valuable medicine for which some herbs were collected from here, some from Arabia and some from Egypt. This medicine is used by us in enormous quantities for heart disease. They are doing this scientifically with research knowledge. But, here we do in old crude form, which we are not able to distribute or export. I have seen an instance where a native doctor has cured several cases of piles, which operation or foreign medicines could not cure when they were tried. In this district, a native physician prepared a powder, the smoke of which has the wonderful effect of curing carbuncles and diabetic ulcers within a very short time, while several foreign medicines and injections failed. All these preparations should be made scientifically by the help of modern research laboratories. This district

is suitable by its nature to open a research laboratory in this line.

If we take other products such as bananas, jack fruits, cashew nuts, pappaya, tamarind nuts, coconuts, pepper, best timber and such other very valuable articles, which are available in plenty here, we are not having cent percent benefit on account of lack of research and industrial drive. Most of the fruits mentioned above can be preserved by starting canning industry that is, packing the fruits in raw form or de-hydrated form or in powdered form, which can be used as food here and also exported to other countries. I have read in some papers, that some kind of wool is made from pappaya fruit. I have also read, that pectin made from tamarind trees can be used in several industries. In States, I have seen coconut coir made into small springs for the use of bed cushions in addition to being made into fine brushes for different industries. Very recently, I have seen a temporary factory erected in one of my premises for producing finest buttons from coconut shells. Still, that factory is running in some other place at Coimbatore. Apart from buttons, best gas masks are produced from charcoal of coconut shells. In one of my factories, barks of palmyra trees are made into small springs and are used with carbon brushes, which are working efficiently in old service buses at Coimbatore. Still, we do not know what all articles can be manufactured from raw materials available here in this West coast for the benefit of the people. It is a pity to see people starving at times in this place while all varieties of raw materials are available here. It is

high time to open a fruit laboratory, a chemical and medical laboratory and a wood products laboratory with a view to develop industries in this side. For this, the Government should come forward and take immediate steps. Otherwise, the Government will have to face famine conditions in this side of the country and the people here will have to suffer the consequences.

Apart from these, there are facilities here for gold and metal mining and production of electricity and of dams for irrigation purposes. I do not know what statistical information about this district or Province is available with the Government. Perhaps, the statistics in the time of East India Company may be available. Statistics have been taken only for statistical purposes, but not to give latest solid facts for the benefit of the public. I have seen several statistics contradicting each other, every time. For example, it is said that in India, 14% are literate, some say 13%, and still others say 11%. Some say the income is Rs. 20/- per head per year, and others say Rs. 65/-. Some say the average life of an Indian is 21 years, while others say it is 26 years. Western countries are keeping up-to-date statistics regarding population, income of factories, labourers, land cultivation, number of bushels produced, loaves of bread produced, number of valves-grinding works, number of telephone calls in the year, the seconds saved in the production of machines, fruits produced in California and what not. They are going to give the number of leaves on a tree, vibratian of men in the year and so on. The Chamber of Commerce with the help of indus-

trial and commercial people, without relying on any other sources, should start to have statistics in the very beginning with research laboratories to help the industrial development of our country and particularly of our Province and the West coast.

Banking

Some have indicated the need for running our banks on a co-operative basis. Private banks in the past have tended to fulfil one or two vested interests. For long term purpose of investments, we need big investment trust which will supply us with capital cheap and which will consent, on payment of fees as in America, to place at the disposal of new entrants of business the knowledge that they have gained in their years of activity. There is no reason why we should not copy the same technique. There is no reason, why the civilised Government, which has the interests of our country at heart should not implement such policies.

Conclusion

I have read the report of your Managing Committee with great interest. Please accept my congratulations on the good work your Chamber has done.

In conclusion, I thank the Malabar Chamber of Commerce for having given me this opportunity to exchange a few ideas with its members. May this Chamber of Commerce grow from strength to strength and be not merely a Chamber of Commerce, but a Chamber of Industry also of practical and statistical research leading to right learning and leadership. ——

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